

# Debt Payoff Strategies

The right debt strategy is the one you can stay committed to.

## TWO METHODS

### Avalanche

**Focuses on interest rates**

**Aggressively tackling the highest APR, will cut down the total interest.**

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**How To:**

- Line up your debts by APR.
- Pay the minimum on everything **but** the account with the highest interest rate.

**Pro:** Mathematically the fastest and most cost-effective route.

**Con:** Progress may feel slower if your highest-rate debt is also your largest.

### Snowball

**Focuses on momentum**

**Each account eliminated gives you a “psychological” win.**

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**How To:**

- Pay off the lowest balance first.
- Keep paying minimums on the others.

**Pro:** Builds early victories that reinforce your consistency.

**Con:** You may pay more in interest over time compared to the avalanche.

*If you'd like to talk through which debt strategy is right for you:*  
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